

CalPERS EMPLOYER NEWS

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On the Cover


Fall brings new colors to the vines of Napa Valley. The County of Napa and the Napa County Mosquito Abatement District are two of the 85 agencies contracting with CalPERS to participate in the California Employers' Retiree Benefit Trust (CERBT). For more information about CERBT select the *For Employers* link from *CalPERS On-Line*.



Preparing for Tomorrow – CalPERS Educational Forum 2008

Take the opportunity to get informed and be heard at the CalPERS Annual Educational Forum, taking place October 27–29 in Indian Wells, CA.

We've designed an extensive program to emphasize our theme, "Preparing for Tomorrow." We are offering 48 workshops, 21 CalPERS program exhibits, and the opportunity to meet CalPERS Board of Administration members and your fellow employer representatives from throughout the State.

The three-day agenda includes informative workshops on topics such as: Pre-Funding OPEB Through the California Employers' Retiree Benefit Trust, CalPERS Health for Today and Tomorrow, 2008 CalPERS Legislative Review, Social Security and Medicare Coverage, What to Expect When You Are Audited, Top Payroll Compensation Issues for Schools and Public Agencies, and Actuarial Basics. You can find a complete listing of workshops in the For Employers area of the CalPERS Web site at  www.calpers.ca.gov. First select *Employer Education & Events* and then *CalPERS Educational Forum*.

Keynote Speakers

We are very excited to have two excellent keynote speakers. On Monday, October 28, we will hear from Medco's Chief Medical Officer, Dr. Robert S. Epstein, who will talk about the future of pharmacy and personalized medicine. On Tuesday, October 28, Michael Bayard – world-renowned percussionist, recording artist, composer, and educator – will entertain with a workshop on communication and teamwork.

This year's Educational Forum takes place on October 27–29 at the Renaissance Esmeralda Resort and Spa in Indian Wells. If you want to attend but have not yet registered, you will need to act quickly. To find out if space is still available and check on the latest Forum information, visit *CalPERS On-Line* or send an e-mail to  calpers_conference@calpers.ca.gov or call the Forum hotline at (916) 795-1264.

CalPERS Adopts 2009 Health Benefits Package

In June, the CalPERS Board of Administration approved a 2009 health benefits rate package that increases overall premiums by only 4.3 percent, our lowest increase in more than a decade.

Basic HMO premiums for 2009 will go up 6.6 percent from 2008, while Medicare HMO premiums will go up a modest 1.6 percent. Our PPO members will fare even better: CalPERS will not increase any PPO premiums for 2009, and members in PERS Select – a plan with a lower premium but a smaller number of doctors – will see a 3 percent decrease.

- During 2007 and early 2008, health plan members' use of medical services was less than projected, brightening the long-term cost outlook for everyone.
- CalPERS has made progress in promoting strategies for our members to stay well and make smart choices about their health care.
- CalPERS took an aggressive stance in negotiations with our health plans and extended the Blue Shield contract by one year while obtaining additional concessions.

These factors combined saved nearly \$400 million.

The 2009 CalPERS health benefits rate package holds premium increases to well below many national projections. CalPERS will continue to pursue effective approaches in order to keep health care costs in check.

Several factors produced the favorable 2009 rate package:

- A series of CalPERS actions during the years 2005–2008 (e.g., regional pricing for contracting agencies and the introduction of two high-performance physician networks) continues to have a positive impact on health care costs.

The 2009 CalPERS health benefits rate package holds premium increases to well below many national projections.

We proudly feature employer photos in *Employer News*

E-mail images to employer_services@calpers.ca.gov

CalPERS *Employer News* is published quarterly by the Actuarial and Employer Services Branch of the California Public Employees' Retirement System. The purpose of this publication is to keep employers informed about CalPERS.

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This newsletter is printed on a highly recycled paper and uses soy-based ink. Slight imperfections are a characteristic of high-content recycled stock.



100%PCW / 100%PCF



The Santa Cruz Harbor patrol staff provides enforcement and search and rescue for the Port District of Santa Cruz. Patrol staff employees qualify for CalPERS membership through the Santa Cruz Port District, a CalPERS member for 27 years.

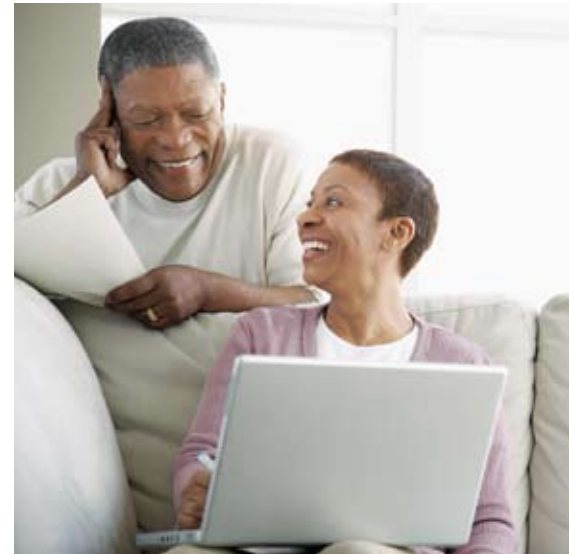
The *Employer News* is glad to publish photos of our employers. E-mail your images to employer_services@calpers.ca.gov

Open Enrollment Closes October 10th

Our annual Open Enrollment period for health began on September 15th. Your employees should be thinking about whether their current health plan meets their medical needs. If they want to change their medical coverage, now is the time, as the Open Enrollment period ends October 10th.

We understand that comparing health plan benefits, features, and costs can be complicated. That's why we offer an online tool called the **Health Plan Chooser**.


The Chooser makes it easy for your employees to evaluate health plan options. It helps them find a new plan or verify that their current plan is still the best choice.



If your employees are thinking about <i>changing</i> health plans, they can use the Chooser to:	If your employees are happy with their health plans, they can use the Chooser to:
<ul style="list-style-type: none"> • Compare options and select a plan • See which plans offer needed services • See how participating plan members rate the plans • Find their doctors in the plans • Project the total cost of care under each plan – including premiums and co-payments 	<ul style="list-style-type: none"> • Review their covered services • Confirm that their doctors are still in the plan • Find out how other participating members rate the plan • Estimate their future costs for care

New for 2008: QuickCompare

The Health Plan Chooser tool has a new *QuickCompare* feature. With *QuickCompare*, your employees can view highlights from all available plans on one screen and use the information to choose their health plan in just a few minutes. The *QuickCompare* feature is a valuable resource for new employees as well as for those who are considering a change to their current coverage.

Your employees can access the Health Plan Chooser tool from the Open Enrollment Center on the home page of *CalPERS On-Line* at  www.calpers.ca.gov. Encourage them to check it out!



Same-Sex Marriage and CalPERS Health Benefits

On May 15, 2008, the California Supreme Court issued a decision that allows individuals of the same sex to marry in California and allows California to recognize valid same-sex marriages from other jurisdictions. As a result, all Public Employees' Medical and Hospital Care Act (PEMHCA) covered employers are required to accept valid marriage certificates for same-sex couples issued in the State of California after 5:00 p.m. on June 16, 2008. The marriage certificate will be used to confirm marital status in order to enroll an eligible same-sex spouse and eligible dependent children, if any, into the CalPERS Health Program.

Here are some answers to frequently asked questions about how same-sex marriages may affect your employees' health benefits.



A person may add a new same-sex spouse and eligible dependent children to their health enrollment within 60 days of their marriage date. The effective date will be the first day of the month following the receipt of all required documentation.

Q Can a person add their new same-sex spouse and eligible dependent children to their CalPERS Health Benefits plan?

Yes, a person may add a new same-sex spouse and eligible dependent children to their health enrollment within 60 days of their marriage date. The effective date will be the first day of the month following the receipt of all required documentation.

Q What supporting documentation is required to add a new same-sex spouse to their health plan enrollment?

Active employees must complete and submit to their health benefits officer a Health Benefits Plan Enrollment form (HBD-12), along with a copy of their marriage certificate. The HBD-12 should include the Social Security number, date of birth, and gender of all new enrollees, including eligible dependent children. The health benefits officer may request a copy of the birth certificate for each eligible dependent child as additional documentation.

Q How long will it take for a same-sex spouse to receive their identification card from the health plan?

The new same-sex spouse should receive their identification card in approximately 45 days. If they do not receive their identification card within that timeframe, or need to obtain medical or prescription services before their card arrives, they should contact the health plan's Member Services Department.

Q What if the employee's new same-sex spouse and eligible dependent children are already enrolled as a domestic partner and family members on their health enrollment?

Registered domestic partners will be required to submit a copy of their marriage certificate to their health benefits officer, who will update their record to reflect the appropriate relationship status.

Q Can a person who marries a same-sex spouse outside the state of California add their new same-sex spouse or eligible dependent children to their health plan?

A valid same-sex marriage performed out of state is valid inside California. As a result, a person who validly marries a same-sex spouse outside California may enroll their spouse and eligible dependent children in their health plan. Employees should submit to their health benefits officer their enrollment request and a copy of their marriage certificate.

Q What if the November 2008 election overturns the same-sex marriage law in California?

CalPERS policy will always comply with California law. You can subscribe to the CalPERS Employer eBulletin at *CalPERS On-Line* to receive the latest information.

Healthy Lifestyle Rewards

Receive up to \$200 cash for embracing a healthy lifestyle

Blue Shield of California takes the health and well-being of your employees seriously. That's why they can earn up to \$200 annually by participating in Healthy Lifestyle Rewards – Blue Shield's online, interactive program that helps CalPERS members adopt and maintain healthy lifestyle habits.

Adopting a healthy lifestyle is one of the best things you can do to ensure your ongoing health. Healthy Lifestyle Rewards helps members achieve their health goals while providing valuable support along the way. The program focuses on healthy eating, exercise, stress management, and smoking cessation. It offers cash rewards to members 18 and older who adopt and maintain healthy lifestyle habits.

Members start with a confidential Wellness Assessment to learn how their lifestyle is helping or hurting their health. They then receive recommendations for programs, articles, and progress trackers designed to help achieve their unique health and wellness goals. All information is entirely confidential.

Best of all, members can earn up to \$200 just for participating. CalPERS Blue Shield members can earn \$50 for completing the Wellness Assessment and another \$50 for each 12 weeks of program participation – up to \$200 for the year.

The tools your employees need to take charge of their health are as near as the computer. All they have to do is follow the easy registration steps at www.blueshieldca.com/hlr and log in anytime to get started.

More than 15,000 Blue Shield members have earned \$50 by completing a Wellness Assessment online. The sooner your employees begin, the larger their reward. They can register and participate by:

- October 17, 2008 to be eligible to earn up to \$100
- December 31, 2008 to earn \$50 for completing the Wellness Assessment

Blue Shield's Customer Care team is available to answer any questions at HLRHelp@blueshieldca.com. Log in today.



Earn Your \$50 Now!

To receive a cash incentive, employees must:

- Be a member (18 years or older) of Blue Shield
- Have Internet access on a personal computer and an e-mail address
- Register online at www.blueshieldca.com/hlr using their Blue Shield member ID number
- Complete and submit the online Wellness Assessment.

Employees will receive a \$50 reward on a VISA debit card within two weeks of submitting a Wellness Assessment. They can spend the \$50 using the card just as they would a credit card at retail and other commercial service establishments.

After members complete 12 weeks of Healthy Lifestyle Rewards participation, Blue Shield will electronically load an additional \$50 on their debit card. Blue Shield will send an e-mail notification when the card is loaded with the reward dollars.

In 2009, employees may continue to participate and earn up to \$200 in cash incentives during the calendar year.

Calculating Your Contribution Rates

The CalPERS Actuarial Office (ACTO) supports the CalPERS strategic goals by providing broad-based actuarial services, both internally and externally, that are valued, accurate, timely, efficient, and trusted.

The Actuarial Office's primary function is to determine the contribution rates you must pay to fund your employees' retirements. Each year, the office performs actuarial valuations for:

- State
- Schools
- Judges' Retirement System
- Judges' II Retirement System
- Legislators' Retirement System
- More than 2,000 public agency plans

ACTO bases its valuations on member and financial data extracted from CalPERS databases. We use actuarial assumptions and methods that meet

professional and Governmental Accounting Standards Board requirements. Our valuations are audited by an outside actuarial firm. We also perform other calculations for legislative costing, contract negotiations, member retirement options, and other reports and studies.

Valuation Services Unit

The Valuation Services Unit consists of 10 actuaries who are available to assist you at your convenience. They can meet with you to discuss available options and explain your actuarial valuation reports. They can answer your questions about your retirement plan, help you negotiate with employee representatives, and guide you through an agency reorganization, such as a consolidation or merger. They can also demonstrate how we calculate your contribution rates.

The Valuation Services Unit Actuaries

Nancy Campbell, ASA, EA, MAAA

Nancy Campbell is the Supervising Pension Actuary for the Valuation Services Unit. She is an Associate of the Society of Actuaries and an Enrolled Actuary under the Employee Retirement Income Security Act. She is a Member of the American Academy of Actuaries and the American Society of Pension Professionals and Actuaries. Nancy has worked for more than 20 years in the pension industry. Her experience includes leading the defined benefit practice for Charles Schwab Retirement Plan Services, and serving as consulting actuary for William M. Mercer, Inc.

Ray Lane, ASA, EA, MAAA

Ray Lane is an Associate of the Society of Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary under the Employee Retirement Income Security Act. He came to CalPERS in 2002 after working as a consultant in San Francisco and Los Angeles for more than 20 years.

Barbara Ware, FSA, EA, MAAA

Before joining CalPERS in 1997, Barbara served for 12 years as the Actuary for the Commonwealth of Massachusetts. She is a Fellow of the Society of Actuaries, an Enrolled Actuary under the Employee Retirement Income Security Act, and a Member of the American Academy of Actuaries.

David H. Du Bois, FSA, MAAA

David has served as an Actuary at CalPERS since 1981. From 1981 through 1987, he was responsible for rate review and cost projections of the



Valuation Services Unit (clockwise from top left): Kung-Pei Hwang, Fritzie Archuleta, Bill Karch, Gale Patrick, Rick Santos, Stuart Bennett, Nancy Campbell, Ray Lane, David Du Bois. Not pictured: Barbara Ware.

National Save for Retirement Week:

Your CalPERS Option

CalPERS group health plan administered by health maintenance organizations, Blue Cross, Blue Shield, and insurance companies. David is a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries.

Kung-Pei Hwang, ASA, MAAA

Kung-Pei has been with CalPERS since 1986. Currently, he is responsible for the actuarial work for all public agencies in Los Angeles County. He is an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries.

Gale D. Patrick, FSA, EA, MAAA

Gale is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary under the Employee Retirement Income Security Act. He joined CalPERS more than 10 years ago, and now has more than 35 years of experience in the actuarial field.

Bill M. Karch, ASA, MAAA

Bill is an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries. He has 20 years of experience in the actuarial field. Prior to joining CalPERS eight years ago, Bill worked with a Canadian pension and insurance consulting firm.

Rick Santos, ASA, MAAA

Rick is a Senior Pension Actuary who has been with CalPERS since 1996. He is an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries. He has worked in the actuarial profession for more than 12 years.

If your employees are typical Americans, they have next to nothing in personal savings once they subtract debt from their income, federal researchers say.¹

In response to this fact, Congress has designated October 19–25, 2008 as “National Save for Retirement Week.” Of course, it will take much more than an act of Congress to inspire employees to supplement their CalPERS retirement.


That’s why, for more than a decade, CalPERS has offered the 457 Deferred Compensation Plan to public agency and school workers whose employers agree to offer the plan. The CalPERS savings plan can build a nest egg of more than \$25,000 if your employee saves just \$1 a day for 30 years – or almost \$51,000 for \$2 a day.

You could use National Save for Retirement Week to promote the CalPERS 457 Plan, which is named for the federal code for a defined contribution savings option for government employers. The plan provides for tax-deferred contributions like those for a 401(k) plan – except there’s no penalty for withdrawals before age 59½.

This year, we’re offering more options to meet your employees’ unique retirement profiles and goals. More than 26,000 participants in the program are investing their earnings, reducing their taxes, and growing supplemental income for retirement. Their money grows tax-deferred, and their savings grow significantly the longer they participate.

Our internally managed funds allow us to take further advantage of the expertise of our CalPERS investment team. We also have funds with external managers based on broad offerings, solid performance, and competitive fees.

For example, New Target Date Retirement Funds allow participants to choose the appropriate fund based on their planned retirement date. Investment professionals manage the funds in a fully diversified mix of stocks and bonds that automatically grows more conservative as the participant’s retirement date nears.

The CalPERS 457 Plan is free to all California public employers at no cost to them. For more information, visit  www.calpers.ca.gov. Go to the For Members area and select *Deferred Compensation & Supplemental Income Plans* or call us at (800) 696-3907.

¹ “Personal Income and Outlays,” U.S. Department of Commerce Bureau of Economic Analysis, May 2008.

Fritzie Archuleta, ASA, MAAA

Fritzie is an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries. She joined CalPERS in 2001 as an Actuarial Assistant. After completing her examinations in 2007, she was promoted to the position of Associate Pension Actuary.

Stuart Bennett, ASA, MAAA

Stuart has been with CalPERS since 2001. He has more than 10 years of actuarial experience working with public sector pension plans. He is an Associate of the Society of Actuaries and a Member of the American Academy of Actuaries.

Are Your Employees First-Time Home Buyers?

Homeownership through the CalPERS Member Home Loan Program

Like many other newlyweds, Mark and Jennifer Cummings started thinking about buying a home when they first got married. That was three years ago and home prices and mortgage interest rates were out of their reach. Recently, Jennifer heard about the CalPERS Member Home Loan Program from a co-worker and decided to take another look at the market.

The CalPERS Member Home Loan Program offers several financing options that can help your employees secure a loan and a down payment to purchase a home. Jennifer qualified for the CalPERS Member Home Loan Program through her employment with the Inland Regional Center in Riverside, where she works as a Social Services Case Manager.

Because her husband Mark is self-employed as a music teacher and musician, Jennifer was concerned that they might not qualify for the amount they needed. A CalPERS certified

loan officer offset their concerns by explaining the income documentation process for self-employed individuals.

"Our loan officer and CalPERS were great at guiding us through the process," Jennifer said. "The service and guidance we received were outstanding."

Experience Matters

Certified loan officers experienced in processing CalPERS Home Loans are available to consult with any CalPERS member. Don't let your employees assume they cannot buy a home. Encourage them to contact a CalPERS certified loan officer for a free consultation.

Jennifer and Mark are glad they learned about the CalPERS Member Home Loan Program. The program offered them the best terms for their mortgage.

"I liked the price caps on closing costs," Jennifer said. "We were on a

very tight budget and not only did we get a great rate on a 30-year fixed rate loan, we were also able to borrow money for our down payment."

CitiMortgage manages the CalPERS Member Home Loan Program. Calls made to CalPERS Member Home Loan Program's toll free number are randomly monitored and recorded to ensure quality.



Educate Members about the CalPERS Member Home Loan Program

Call us today at (800) 874-PERS (7377) to schedule a CalPERS Member Home Loan Program Workshop or Webinar or to request marketing materials for your employees.



Updating CalPERS Contact Information

Certain CalPERS fax numbers and addresses have changed over time. Publications, fact sheets, forms, or brochures you have on hand from prior years may not display the most current contact information. In some cases, outdated CalPERS fax numbers have been reassigned to other businesses. We are asking for your help to ensure that you use the most up-to-date information when communicating with CalPERS.

Any CalPERS phone directories or lists that contain fax numbers beginning with "326" or "231" are outdated. Those prefixes were formerly used at our Headquarters office. When three of our regional offices moved, they absorbed new fax numbers along with their new addresses.



ACES Employer Education at Your Convenience

Soon, the CalPERS Education Center (CEC) will provide you with the training you need to do business with CalPERS using the Automated Communications Exchange System (ACES).


ACES is a free online service that allows you to submit to CalPERS your active employees' health, membership, and payroll transactions. You can also view participant information for active and retired employees.

The CEC is your online resource for classes and instruction about doing business with CalPERS. The CEC offers these benefits:

- You take only the classes you need, in order to make doing business with CalPERS easier and more efficient.
- Classes are available 24 hours a day, 7 days a week.

- You can learn at your own pace – you have the ability to stop an online course and return to it later.


Providing ACES training through the CEC will further streamline the way we do business together. The new online ACES training classes will be available in time for the Educational Forum in October (see cover story). You will then have continuous access to the training you need to conduct business with CalPERS, now and in the future.

For more information about the Automated Communications Exchange System, go to the For Employers area of CalPERS On-Line at  www.calpers.ca.gov and select ACES & Other Online Services.

Access. Accelerate. Achieve.

Here are two examples of the many courses already available through the CEC:

- **Special Compensation for Public Agency and School Employers –** Learn more about the types of reportable special compensation described in California Code Regulation (CCR) Sections 571 (a) and (b), including special compensation not reportable to CalPERS.
- **Elements of a Payroll Listing –** Become more informed about your employees' payroll information, such as pay rate, earnings, and contributions, using payroll codes you submit to CalPERS. This information is essential to providing accurate retirement benefits to your employees.

To access the CEC, select *CalPERS Education Center* from *CalPERS On-Line* at  www.calpers.ca.gov. You and your staff can access the CEC directly. Your employees must first register for a myCalPERS Username and Password.

The table below indicates the outdated numbers and their appropriate replacement. The numbers to the right are the most current fax numbers available. Please review old publications and business cards, as well as the forms and contact information available from your internal Web sites, and ensure the information is accurate. You can check *CalPERS On-Line* for up-to-date information or call us at **888 CalPERS** (or **888-225-7377**).

Old Fax Numbers	New Fax Numbers
San Francisco(415) 369-8501	Walnut Creek (925) 746-8501
Mountain View(650) 428-4601	San Jose (408) 451-8001
Orange (714) 935-2628	Orange (714) 939-4701

Current Regional Office Fax Numbers:	
Fresno	(559) 440-4901
Glendale	(818) 662-4304
Sacramento	(916) 795-7917
San Bernardino	(909) 806-4820
San Diego	(619) 220-7201
San Jose	(408) 451-8001
Orange	(714) 939-4701
Walnut Creek	(925) 746-8501



Events of Interest

October through December 2008

Date	Event	Location	
October	1–2 Public Agency Employer Education Workshop on Membership & Payroll	City of Redding	777 Cypress Avenue Redding
	7 Public Agency Employer Education Workshop on Disability Retirement	CalPERS Headquarters	400 Q Street Lincoln Plaza North, Sacramento
	8 Public Agency and School Employer Education Workshop on Disability Retirement	CalPERS Headquarters	400 Q Street Lincoln Plaza North, Sacramento
	9 State Agency Employer Education Workshop on Disability Retirement	CalPERS Headquarters	400 Q Street Lincoln Plaza North, Sacramento
	13 Holiday – Columbus Day State Offices Closed		
	16 Health Benefits Constituent Work Group	CalPERS Headquarters	400 Q Street, Room 1140 Lincoln Plaza North, Sacramento
	18 CalPERS Retirement Planning Fair	Ronald Reagan Elementary	39-800 Liberty Drive Palm Desert
	20 Investment Committee Investment Policy Subcommittee	Embassy Suites Hotel San Luis Obispo	333 Madonna Road San Luis Obispo
	20 CERBT Fund Workshop	Embassy Suites Hotel San Luis Obispo	333 Madonna Road San Luis Obispo
	21 Benefits & Program Administration Committee Health Benefits Committee	Embassy Suites Hotel San Luis Obispo	333 Madonna Road San Luis Obispo
	21 CalPERS Retirement Planning Fair	Humboldt Bay Aquatic Center	921 Waterfront Drive Eureka
	22 Board of Administration	Embassy Suites Hotel San Luis Obispo	333 Madonna Road San Luis Obispo
	22 CalPERS Retirement Planning Fair	Humboldt State University	1 Harpst Street, Arcata
	25 CalPERS Retirement Planning Fair Schools Only	Antelope Valley ROP	1156 E. Avenue S, Palmdale
	27–29 CalPERS Educational Forum	Renaissance Esmeralda Resort & Spa	44-400 Indian Wells Lane Indian Wells
November	1 CalPERS Retirement Planning Fair Schools Only	John Glenn High School	13520 Shoemaker Avenue Norwalk
	11 Holiday - Veteran's Day State Offices Closed		
	19 Public Agency Employer Education Workshop on Disability Retirement	CalPERS Regional Office San Bernardino	650 East Hospitality Lane, Suite 330, San Bernardino

Employer Education & Events

CalPERS offers educational workshops to assist you in meeting retirement program requirements. Visit our Web site at  www.calpers.ca.gov.



Half Moon Bay Pumpkin Festival

Date	Event	Location	
...Nov.	20 State Agency and School Employer Education Workshop on Disability Retirement	CalPERS Regional Office San Bernardino	650 East Hospitality Lane, Suite 330, San Bernardino
	13 Health Benefits Constituent Work Group	CalPERS Headquarters	400 Q Street, Room 1140 Lincoln Plaza North, Sacramento
	17 Investment Committee Finance Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	18 Benefits & Program Administration Committee Health Benefits Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	19 Board of Administration	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	20 Disability Retirement Workshop Schedule	CalPERS Regional Office San Bernardino	650 East Hospitality Lane, Suite 330, San Bernardino
	27 Holiday - Thanksgiving Day State Offices Closed		
	28 Holiday - Day after Thanksgiving State Offices Closed		
December	9 Public Agency Employer Education	CalPERS Regional Office Walnut Creek	1340 Treat Boulevard, Suite 200 Walnut Creek
	10 State Agency and School Employer Education Workshop on Disability Retirement	CalPERS Regional Office Walnut Creek	1340 Treat Boulevard, Suite 200 Walnut Creek
	11 Health Benefits Constituent Work Group	CalPERS Headquarters	400 Q Street, Room 1140 Lincoln Plaza North, Sacramento
	15 Investment Committee Investment Policy Subcommittee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	16 Finance Committee Performance and Compensation Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	17 Benefits & Program Administration Committee Health Benefits Committee	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	18 Board of Administration	CalPERS Headquarters Auditorium	400 Q Street Lincoln Plaza North, Sacramento
	25 Holiday - Christmas Day State Offices Closed		

Note: Meeting announcements and workshop registration information are published on our Web site and through the Circular Letter process when they become available. Meetings are subject to change.



my|CalPERS

Members have enjoyed the my|CalPERS experience since June 2007.

In the Pipeline:

An expanded my|CalPERS system providing robust self-service capabilities for both members and employers – faster, more reliable, secure.

We're harnessing the power of the internet to be more responsive to our customers' unique needs.

Watch for information at www.calpers.ca.gov.



CalPERS EMPLOYER NEWS

California Public Employees' Retirement System
Actuarial and Employer Services Branch
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